

Certificate Number: 05781-NJ-DE-034341227

Bankruptcy Case Number: 20-14541



05781-NJ-DE-034341227

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 14, 2020, at 12:00 o'clock PM PDT, Naoko Stearns completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 14, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President